



**GARFIELD COUNTY ADMINISTRATION BUILDING
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May 6, 2014

Dear Commissioner Salazar;

The Garfield County Board of Commissioners recognizes that our county's leadership role in addressing the geographic rating zone classifications has resulted in some proposed level of relief to our citizens, and without the county's input there would have been no change considered.

We appreciate that consternation from our residents over the debilitating cost of health insurance under the Affordable Care Act were heard by the state, and that consideration of an adjustment of rating zones is finally on the table for 2015. This is the first step in moving towards reasonable rate equality for rural residents and small businesses in the state who have been hit so hard by rate inequities that they chose to proceed without insurance and pay needless penalties.

While a three-day comment period is of benefit to gather input on this topic from health care organizations and agencies, it is simply inadequate to only engage the community in such a brief opportunity to speak. Fortunately, Garfield County had already held a community input session to determine what the impacts of being in the resort geographic rating zone are on our citizens.

Briefly below are the words from three of the citizens who attended a packed meeting before the Garfield County Board of Commissioners February 21, 2014. Please consider these statements as reflecting what the impacts are to many of our citizens:

Dave Fitzsimmons, business owner and citizen, New Castle

The decision for me and my family was to choose a roof over our heads or health coverage. We are not opting in. It will be nine years before they could fine me more than I would pay annually. The minimum or bronze plan is \$942.93/month plus \$12,700 out of pocket annually. This is the cost of a house. Bronze plans do not qualify for subsidies. The Silver plans that do are \$1500 per month for a family of four. Out-of-pocket is still \$12,700. I don't know anybody that could or would do that. We have taken half of our old policy (it was just over \$600) and put it in a wellness account to cover the expenses if we need to go to the doctor.

John Diemoz, resident, Glenwood Springs

My wife was on Cover Colorado and received notification that her insurance would be canceled December 31, 2013. We need to find insurance for her and also find insurance from my (middle-school aged) daughter and I. Last year we were paying \$7,800 per month for our family of three. The Connect for Health policy is just under \$16,000 per month. That's a tremendous increase of over \$8,000. My wife decided to write to our federal senators and address the doubling of insurance rates and everyone else in Garfield County having these issues. We contacted Senator Udall and Senator Bennett. We received a form letter, saying that they are aware of issues and working on them, and we didn't hear any positive feedback. In reading the newspapers it has become apparent to us that the Commissioner will not remove Garfield County from area 11 because Garfield County keeps the rates lower for the other counties in area 11. We support Garfield County in their efforts to reverse the discriminatory structure. The plan was the lowest level bronze plan. Insurance to us is for a catastrophic event. The additional \$8,000 per year is not going to go into this (local) economy, it could come out of our economy.

Amy Barr, Director, United Way, Garfield County

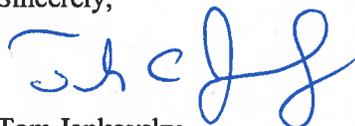
I have lobbied for health care reform for three or four decades. I was so happy with the Affordable Care Act. Then I found out what the bronze plan would cost me. It was going to cost me on the bronze plan 39 percent of my annual salary with a \$5,000 deductible. I am a registered dietician and I truly felt that the ACA or something like it was necessary because preventive care would keep people out of the emergency wards and give us a healthier workforce. I also felt that the ACA would take the burden off of businesses. I am really upset that employers have to spend hours, days and money worried about their employees' healthcare instead of running their businesses.

As commissioners, these are just a few examples of why our original objective was to achieve a reduction of 30 percent in health insurance rates by combining Garfield County with Category 10, but we understand the state proposal to combine non-Metropolitan Statistical Area categories is likely to reduce premiums by an average of 4-8 percent in 2015. We had the intention that our work with the Division of Insurance would achieve greater relief for our citizens.

The proposal we can live with as a start is the 7 MSAs + 2 non-MSAs, combining the existing four non-MSAs into two areas, east and west.

We are guardedly optimistic about the long-term success of this proposal. We will continue to actively monitor the situation to determine what additional action may be appropriate from time-to-time in order to prevent discriminatory rate impacts on our citizens. Nevertheless, we thank you for offering the alternatives, and will continue to work with the Division of Insurance towards meeting the Affordable Care Act law, which mandates provision of affordable health insurance to all citizens.

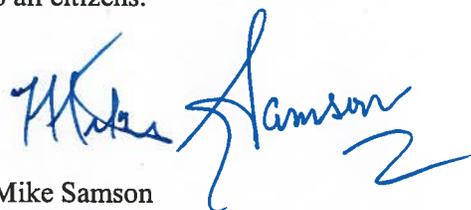
Sincerely,



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